IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/083,249 Confirmation No.: 8236
Applicant : Joseph A. GIORDANO et al.
Filed : February 27, 2002
Title : SYSTEM AND METHOD FOR PROCESSING FINANCIAL
TRANSACTIONS
TC/Art Unit : 2165
Examiner: : Unassigned

Docket No. : 24124.000172
Customer No. : 21967

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

The subject application is a Continuation-in-Part Application of U.S. Application No. 09/505,721, filed February 17, 2000, and U.S. Provisional Application Nos. 60/120,760, 60/271,408, and 60/278,431, filed February 19, 1999, February 27, 2001, and March 26, 2001, respectively. In accordance with 37 C.F.R. § 1.98(d), patent documents and published articles which were cited in the prior application are listed on the accompanying Form PTO-SB/08A, but copies of these documents are not enclosed as they were provided in the prior application.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G.

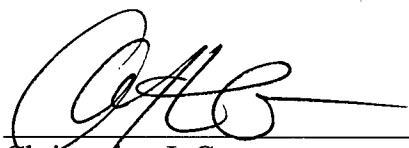
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: 3/24/05

By: 
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CJC/sdw

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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE
	1.	4	8	8	1	5	8	1	11/21/1989	Hollerback			
	2.	5	3	8	3	5	0	0	01/24/1995	Dwars et al.			
	3.	5	8	6	2	2	2	2	01/19/1999	Gunnarsson			
	4.	5	9	0	2	9	8	5	05/11/1999	Bos et al.			
	5.	6	0	0	0	6	0	8	12/14/1999	Dorf			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)			YES	NO
	6.	DE	4013147	10/1991			
	7.	EP	0795165	09/2000			
	8.	EP	0461888	12/1991			
	9.	JP	223465	02/1990			
	10.	JP	5229599	05/1993			
	11.	JP	6176251	06/1994			
	12.	JP	668317	06/1994			
	13.	WO	95/32919	12/9195			
	14.	WO	97/35284	09/1997			

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

15.	"Budget to Test Automated Return System" (Article)
16.	Identification Devices, Inc., "Automated Vehicle Identification System I.D.", November 1986 (brochure)
17.	Speedpass Advertisement: "A Legacy of Firsts", <i>Scientific American</i> , pp. 89-92

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/Clement Graham/

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	18.	3536109	12/18/67	Ginsburg et al.			
	19.	3527268	07/26/67	Ginsburg			
	20.	3602881	08/31/71	Bayne et al.			
	21.	3639894	02/01/72	Tanaka			
	22.	3641569	02/08/72	Bushnell et al.			
	23.	3642036	02/15/72	Ginsburgh et al.			
	24.	3670303	06/13/72	Dame			
	25.	3873019	03/25/75	Holcomb			
	26.	3931497	01/06/76	Gentile et al.			
	27.	3952285	04/20/76	Flack, Jr.			
	28.	4075632	02/21/78	Baldwin et al.			
	29.	4199100	04/22/80	Wostl et al.			
	30.	4278977	07/14/81	Nossen			
	31.	4313168	01/26/82	Stephens et al.			
	32.	4325146	04/13/82	Lennington			
	33.	4333072	06/01/82	Beigel			
	34.	4335426	06/15/82	Maxwell et al.			
	35.	4338587	07/06/82	Chiappetti			
	36.	4361837	11/30/82	Malinowski et al.			
	37.	4395627	07/26/83	Barker et al.			
	38.	4398172	08/09/83	Carroll et al.			
	39.	4555618	11/26/85	Riskin			
	40.	4614945	09/30/86	Brunius et al.			
	41.	4658371	04/14/87	Walsh et al.			

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*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE
	42.	4691202	09/01/87	Denne et al.			
	43.	4739328	04/19/88	Koelle et al.			
	44.	4799059	01/17/89	Grindahl et al.			
	45.	4804961	02/14/89	Hane			
	46.	4829540	05/09/89	Waggenger Sr. et al.			
	47.	4862162	08/29/89	Daley			
	48.	4864615	09/05/89	Bennett et al.			
	49.	4881581	11/21/89	Hollerback			
	50.	4881581	11/21/89	Rahtgen			
	51.	4912471	03/27/90	Tyburski et al.			
	52.	4918955	04/24/90	Kimura et al.			
	53.	4932049	06/05/90	Lee			
	54.	4989146	01/29/91	Imajo			
	55.	5047613	09/10/91	Swegen et al.			
	56.	5124697	06/23/92	Moore			
	57.	5144312	09/01/92	McCann			
	58.	5144312	09/01/92	Pogue, Jr. et al.			
	59.	5156198	10/20/92	Hall			
	60.	5164985	11/17/92	Nysen et al.			
	61.	5214409	05/25/93	Beigel			
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	63.	5310999	05/10/94	Claus et al.			
	64.	5321753	06/14/94	Gritton			
	65.	5327066	07/05/94	Smith			
	66.	5340969	08/23/94	Cox			

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	67.	5349332	09/20/94	Ferguson et al.			
	68.	5343906	09/06/94	Tibbals, III			
	69.	5351052	09/27/94	D'Hont et al.			
	70.	5355120	10/11/94	Ferguson et al.			
	71.	5355137	10/11/94	Schurmann			
	72.	5369706	11/29/94	Latka			
	73.	5377270	12/27/94	Koopman, Jr. et al.			
	74.	5383500	01/24/95	Dwars et al.			
	75.	5422624	06/06/95	Smith			
	76.	5450492	09/12/95	Hook et al.			
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	78.	5485520	01/09/96	Rivalto			
	79.	5485520	01/16/96	Chaum et al.			
	80.	5493315	05/20/96	Atchley			
	81.	5499181	03/12/96	Smith			
	82.	5508705	04/16/96	Spiess			
	83.	5552789	09/17/96	Hughes et al.			
	84.	5557529	09/17/96	Warn et al.			
	85.	5602745	02/11/97	Atchley et al.			
	86.	5602919	02/11/97	Hurta et al.			
	87.	5605182	02/25/97	Oberrecht et al.			
	88.	5612890	03/18/97	Strasser et al.			
	89.	5628351	05/13/97	Ramsey, Jr. et al.			
	90.	5637846	06/10/97	Boers et al.			

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*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE
	91.	5638875	06/17/97	Corfitsen			
	92.	5644119	07/01/97	Padula et al.			
	93.	5648767	07/15/97	O'Conner et al.			
	94.	5862222	01/19/99	Gunnarsson			
	95.	5902985	05/11/99	Bos et al.			
	96.	6000608	12/14/99	Dorf			
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*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)			YES	NO
	99.	DE	4,012,842	10/24/91			
	100.	DE	4,107,803	09/17/92			
	101.	DE	19,701,167	07/23/98			
	102.	DE	19,646,153	05/14/98			
	103.	EP	391,559	10/10/90			
	104.	EP	469,762	02/05/92			
	105.	EP	503,782	09/16/92			
	106.	EP	609,694	08/10/94			
	107.	EP	644,515	03/22/95			
	108.	EP	665,971	08/09/95			
	109.	EP	793,086	09/03/97			
	110.	EP	888,593	01/07/99			
	111.	EP	907,938	04/14/99			
	112.	EP	913,796	05/06/99			
	113.	EP	925,552	06/30/99			

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		Country Code:	Number - Kind Code (if known)			YES	NO
	114.	EP	943,584	09/22/99			
	115.	EP	955,612	11/10/99			
	116.	EP	967,580	12/29/99			
	117.	EP	974,940	01/26/00			
	118.	EP	1,017,614	07/12/00			
	119.	EP	1,039,408	09/27/00			
	120.	EP	1,052,603	11/15/00			
	121.	FR	2,764,099	12/04/98			
	122.	JP	2000134220	05/12/00			
	123.	JP	2000030150	01/28/00			
	124.	JP	09325993	12/16/97			
	125.	JP	08316717	11/29/96			
	126.	JP	06103178	04/15/94			
	127.	JP	02046061	02/15/90			
	128.	GB	2,222,714	03/14/90			
	129.	GB	2,224,418	05/02/90			
	130.	GB	2,227,209	07/25/90			
	131.	GB	2,229,845	10/03/90			
	132.	GB	2,245,865	01/15/92			
	133.	GB	2,252,847	08/19/92			
	134.	GB	2,253,591	09/16/92			
	135.	GB	2,255,046	10/28/92			
	136.	GB	2,257,092	01/06/93			
	137.	GB	2,257,944	01/27/93			
	138.	GB	2,266,794	11/10/93			

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		Country Code:	Number - Kind Code (if known)			YES	NO
	139.	GB	2,267,683	12/15/93			
	140.	GB	2,279,611	01/11/95			
	141.	GB	2,279,612	01/11/95			
	142.	GB	2,279,613	01/11/95			
	143.	GB	2,329,301	03/17/99			
	144.	WO	90/08365	07/26/90			
	145.	WO	92/18977	10/29/92			
	146.	WO	93/00661	01/07/93			
	147.	WO	94/16396	07/21/94			
	148.	WO	95/32919	12/07/95			
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	151.	WO	97/21626	09/19/97			
	152.	WO	97/24689	07/10/97			
	153.	WO	98/10363	03/12/98			
	154.	WO	98/38601	09/03/98			
	155.	WO	98/55952	12/10/98			
	156.	WO	99/12116	03/11/99			
	157.	WO	99/41717	08/19/99			
	158.	WO	00/07121	02/10/00			
	159.	WO	00/52655	09/08/00			
	160.	JP	04024153	01/28/92			

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		Country Code:	Number - Kind Code (if known)			YES	NO
	161.	FR	2600318	06/18/86			
	162.	EP	0696021	02/07/96			
	163.	EP	0723241	07/24/96			
	164.	EP	0725376	08/07/96			
	165.	EP	0887776	12/30/98			
	166.	EP	0907134	04/07/99			
	167.	EP	0930590	07/21/99			
	168.	WO	94/06031	03/17/94			
	169.	WO	94/05592	03/17/94			
	170.	WO	94/03391	02/17/94			
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	180.	WO	99/53409	10/21/99			
	181.	WO	00/12362	03/09/00			
	182.	WO	00/55752	09/21/00			
	183.	WO	00/58917	10/05/00			

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	184.	WO	00/72463	11/30/00			
	185.	WO	01/22304	03/29/01			
	186.	WO	03/058391	07/17/03			
	187.	WO	03/058947	07/17/03			
	188.	PI	9803356-5	05/16/00			

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	189.	Lobred, P., "BP Plans Robotic Pump, Mobil May Follow Suit," U.S. Oil Week, 10/1997, Vol. 34 No. 43, pp. 1-2.					
	190.	Koch, W.H., "Robotic Fueling," Petroleum Equipment & Technology, Sept.-Oct./1997, pp. 14, 16-18, 49.					
	191.	Autofill Europe AB, "No, She Is Not Drawing Cash From Her Bank Account. She Is Filling Her Car Up."; "Autofill. Another Breakthrough In Man's Quest To Eliminate Life's Everyday Problems."; "Faster. Cleaner. Safer. And Right Now."; "Autofill. It Fills Much More Than Just Fuel. It Fills A Need.", (Undated)					
	192.	Callanan, J., "Can Fueling Developments In Dispenser Technology Aim To Make Fueling Up A 'Gas' For Motorists....," The Journal of Petroleum Marketing, July/1997, pp. 3, 16-18.					
	193.	M-Commerce Wallet-Like Transactions, (Undated)					
	194.	Venture Development Corporation, "Retail Automation Equipment: A Vertical Market Analysis Of Usage And Plans For Wireless, Emerging, And Traditional Technologies," Pub Time: 07/2002 (via www.the-infoshop.com)					
	195.	Dove Consulting, Industry Report, "Transponders. The New Way to Pay?," April 2001, pp. 1-4.					

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Sheet 10 of 10)		Docket Number 24124.000172	Application No. 10/083,249
		Applicant Joseph A. Giordano et al.	Examiner Unassigned
		Filed February 27, 2002	Art Unit 2165
196.	Ingenico, <u>Evolution Of Payment At The Point Of Sale</u> , Printed 2002.		
197.	Texas Instruments, "Customer Loyalty Mechanism With TI*RFID," 2000 (via www.ti.com/tiris/docs/aolutions/pos/loyalty.htm)		
198.	ISIT.com, "The Cutting Edge Of RFID Technology And Applications For Manufacturing And Distribution, " 2001 (via www.isit.com/feature.cfm?articleid=3516&tech=AIDC)		
199.	"RFID Links On The Web," (via http://home.att.net/~randall.j.jackson/rfidlinks.htm)		
200.	Texas Instruments, <u>TRIS News</u> , 1998, Issue No. 18		
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